

Information to identify the case:

Debtor 1	Maximiliano Pulgar	Social Security number or ITIN	xxx-xx-3039
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 17-10167-MBK			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Maximiliano Pulgar

4/7/17

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Maximiliano Pulgar
 Debtor

Case No. 17-10167-MBK
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 23

Date Rcvd: Apr 07, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 09, 2017.

db
 516579360 +Maximiliano Pulgar, 14 Old Stage Road, East Brunswick, NJ 08816-4790
 516579359 +Amparo Pulgar, Ford, NJ 08863
 516579364 +Amparo Pulgar, Fords, NJ 08863
 516579374 +Bureaus Investment Group, 650 Dundee Rd, Suite 370, Northbrook, IL 60062-2757
 516579377 +Lumino Financial Management, 2472 Chambers Road, Suite 210, Tustin, CA 92780-6954
 516579380 +Macys, PO Box 9001094, Louisville, KY 40290-1094
 516579381 +Selip & Stylianou LLP, 199 Crossways Park Drive, Woodbury, NY 11797-2016
 516579383 +St Peters Hospital, 254 Easton Avenue, New Brunswick, NJ 08901-1766
 516579383 United Health Care, PO Box 713819, East Brunswick, NJ 08816

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: usanj.njbankr@usdoj.gov Apr 07 2017 22:46:26 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Apr 07 2017 22:46:21 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
 516579358 EDI: AMEREXPR.COM Apr 07 2017 22:28:00 American Express, P.O. Box 1270, Newark, NJ 07101-1270
 516579361 +EDI: BANKAMER.COM Apr 07 2017 22:33:00 Bank of America, PO Box 15019, Wilmington, DE 19886-5019
 516579369 +EDI: CAPITALONE.COM Apr 07 2017 22:28:00 Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
 516579365 +EDI: CAPITALONE.COM Apr 07 2017 22:28:00 Capital One, PO Box 71083, Charlotte, NC 28272-1083
 516579371 +EDI: RMSC.COM Apr 07 2017 22:33:00 Carecredit/Synchrony Bank, 140 Wekiva Springs Road, Longwood, FL 32779-3604
 516579372 +EDI: DISCOVER.COM Apr 07 2017 22:28:00 Discover, PO Box 71084, Charlotte, NC 28272-1084
 516579373 +EDI: RMSC.COM Apr 07 2017 22:33:00 JC Penney/Synchrony Bank, PO Box 960090, Orlando, FL 32896-0090
 516579375 E-mail/Text: camanagement@mtb.com Apr 07 2017 22:46:13 M&T Bank, P.O. Box 1288, Buffalo, NY 14240
 516579376 E-mail/Text: camanagement@mtb.com Apr 07 2017 22:46:13 M&T Bank, P.O. Box 62182, Baltimore, MD 21264
 516579379 +EDI: RMSC.COM Apr 07 2017 22:33:00 PC Richard & Son (Synchrony Bank), PO Box 960061, Orlando, FL 32896-0061
 516579378 +EDI: RMSC.COM Apr 07 2017 22:33:00 Paypal Smart, PO Box 965004, Orlando, FL 32896-5004
 516579382 +EDI: RMSC.COM Apr 07 2017 22:33:00 TJ Maxx, PO Box 530949, Atlanta, GA 30353-0949
 TOTAL: 14

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

516579362* +Bank of America, PO Box 15019, Wilmington, DE 19886-5019
 516579363* +Bank of America, PO Box 15019, Wilmington, DE 19886-5019
 516579370* +Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
 516579366* +Capital One, PO Box 71083, Charlotte, NC 28272-1083
 516579367* +Capital One, PO Box 71083, Charlotte, NC 28272-1083
 516579368* +Capital One, PO Box 71083, Charlotte, NC 28272-1083

TOTALS: 0, * 6, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 09, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

District/off: 0312-3

User: admin
Form ID: 318

Page 2 of 2
Total Noticed: 23

Date Rcvd: Apr 07, 2017

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 7, 2017 at the address(es) listed below:

Barry R. Sharer on behalf of Trustee Barry R. Sharer CShapiro@SharerPBS.com,
BSharer@SharerPBS.com;nj83@ecfcbis.com
Barry R. Sharer CShapiro@SharerPBS.com, BSharer@SharerPBS.com;nj83@ecfcbis.com
Bong June Kim on behalf of Debtor Maximiliano Pulgar bjkim@kimbae.com, kimbaecompany@gmail.com
Denise E. Carlon on behalf of Creditor M&T BANK dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
U.S. Trustee. USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5